

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Robbin Cole

Debtor(s)

Case No. 15-26132

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/04/2015.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,778.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,000.00
Less amount refunded to debtor	\$840.35

**NET RECEIPTS:** **\$1,159.65**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$54.25
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$54.25**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FORD MOTOR CREDIT CO	Secured	12,000.00	NA	NA	1,105.40	0.00
EDUCATION ACS/JP MORGAN CHASI	Unsecured	0.00	NA	NA	0.00	0.00
ADVENTIST HEALTH PARTNERS	Unsecured	40.00	NA	NA	0.00	0.00
AMERICAN WATER	Unsecured	388.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	441.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	403.00	NA	NA	0.00	0.00
CITIBANK/THE HOME DEPOT	Unsecured	850.00	NA	NA	0.00	0.00
COMCAST	Unsecured	449.00	NA	NA	0.00	0.00
COMED	Unsecured	350.00	NA	NA	0.00	0.00
COMENITY BANK/LANE BRYANT	Unsecured	1,831.00	NA	NA	0.00	0.00
COMENITY BANK/ROAMANS	Unsecured	806.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL/EMP	Unsecured	107.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS SVC/PROGRE	Unsecured	75.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU//	Unsecured	0.00	NA	NA	0.00	0.00
EDUCATION DEPARTMENT OF EDUC	Unsecured	14,657.00	NA	NA	0.00	0.00
AT&T/ENHANCED RECOVERY CORP	Unsecured	43.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	683.00	NA	NA	0.00	0.00
FIRST SOURCE ADVANTAGE	Unsecured	403.00	NA	NA	0.00	0.00
GEMB/WALMART	Unsecured	726.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	0.00	NA	NA	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	196.00	NA	NA	0.00	0.00
EDUCATION ISAC/ILLINOIS STUDEN	Unsecured	19,044.00	NA	NA	0.00	0.00
KEYNOTE CONSULTING	Unsecured	289.00	NA	NA	0.00	0.00
LANE BRYANT	Unsecured	1,086.00	NA	NA	0.00	0.00
MONARCH RECOVERY MANAGEME	Unsecured	850.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NICOR	Unsecured	250.00	NA	NA	0.00	0.00
NICOR	Unsecured	199.00	NA	NA	0.00	0.00
ONEMAIN FIN	Unsecured	3,957.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASS/SYNCHI	Unsecured	1,428.00	NA	NA	0.00	0.00
RGS COLLECTIONS	Unsecured	1,819.00	NA	NA	0.00	0.00
RPM	Unsecured	0.00	NA	NA	0.00	0.00
SPRINT	Unsecured	200.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	350.00	NA	NA	0.00	0.00
WILLIAMS & FUDGE/EDUCATION LO	Unsecured	769.00	NA	NA	0.00	0.00
ZINGO CASH	Unsecured	350.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$1,105.40	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$1,105.40</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$54.25</u>	
Disbursements to Creditors	<u>\$1,105.40</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$1,159.65</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/08/2016

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.